Serial No.: 10/084,744 Docket No.: 40655.4100

Amendments To Specification:

Please replace paragraph 5 with the following amended paragraph:

[0005]

These and other similar incentive award programs are described in U.S. Patent Nos. 5,774,870 and 6,009,412, issued to Thomas W. Storey and assigned to Netcentives, Inc., both of which are hereby incorporated by reference to the extent that they describe an automated rewards system. For more information on loyalty systems, transaction systems, electronic commerce systems, and digital wallet systems, see, for example, the Shop AMEX[™] system as disclosed in Serial No. 60/230,190 filed September 5, 2000; the MR as Currency™ and Loyalty Rewards Systems as disclosed in Serial No. 60/197,296 filed on April 14, 2000, Serial No. 60/200,492 filed April 28, 2000, and Serial No. 60/201,114 filed May 2, 2000; a digital wallet system as disclosed in U.S. Serial No. 09/652,899 filed August 31, 2000; a stored value card as disclosed in Serial No. 09/241,188 filed on February 1, 1999; a system for facilitating transactions using secondary transaction numbers as disclosed in Serial No. 09/800,461 filed on March 7, 2001; and also in related provisional applications Serial No. 60/187,620 filed March 7, 2000, Serial No. 60/200,625 filed April 28, 2000, and Serial No. 60/213,323 filed May 22, 2000, all of which are herein incorporated by reference. Other examples of online membership reward systems are disclosed in U.S. Patent No. 5,774,870, issued on June 30, 1998, and U.S. Patent No. 6,009,412, issued on December 29, 1999, both of which are hereby incorporated by reference. A further example of a loyalty and reward program may be found at the AIR MILES® Web site-(www.airmiles.ea), which describes a loyalty program offered by The Loyalty Group, a privately held division of Alliance Data Systems of Dallas, Texas, and which is hereby incorporated by reference. Additional information relating to smart card and smart card reader payment technology is disclosed in Serial No. 60/232,040, filed on September 12, 2000, and U.S. Patent Nos. 5,742,845; 5,898,838 and 5,905,908, owned by Datascape; all of which are hereby incorporated by reference. Information on point-of-sale systems and the exploitation of point-of-sale data is disclosed in U.S. Patent No. 5,832,457, issued on November 3, 1998 to O'Brien et al., which is hereby incorporated by reference.

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Please replace paragraph 11 with the following amended paragraph:

Consumers may utilize computing devices to assist in the purchase and/or loyalty process, and in particular, the consumer may utilize a PDA to facilitate the purchase and/or loyalty process. A PDA (personal digital assistant) includes any mobile hand-held device that provides computing, information storage and/or retrieval capabilities for personal or business use, often used for keeping schedule calendars, note-entering and address book information. PDA products include, for example, the Hewlett-Packard's Palmtop and 3Com's PalmPilot—(www.palm.com), the details of which are hereby incorporated by reference. An increasing number of software and hardware applications have been written or developed for PDAs, including the combination of PDAs with telephones and paging systems. The—PDAs were originally used in a disconnected fashion, functioning as a standalone personal computer, but the devices can now be connected to the internet for the purposes of browsing content.

[0011]